

Certificate Number: 15317-PAE-DE-033499837

Bankruptcy Case Number: 14-19729



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 2, 2019, at 9:36 o'clock PM PDT, Joseph J Siano completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 2, 2019 By: /s/Lea Sorino

Name: Lea Sorino

Title: Counselor